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Superior Quality, Grey, Pink and Blue.

am now furnishing the new United States Post-Office in Richmond with granite the beauty and quality of which was passed upon by government engineers and experts before contract was awarded.

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A. C. BEDFORD,

Contractor and Quarry Proprietor.

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Castings up to Twenty Tons

Heavy Machinery Repairs

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### Start the New Year Without Waste of Coal



By having your pipes made waste-proof with a covering of

Asbestos Pipe Covering

This is the economical way to make your pipes save every particle

Simply write or phone us for free

Southern Pipe Covering Co.

ral business during the year just closing and to express the hope that

highest business plane, and if at any time they have any suggestions which will benent our service we will be most mappy to receive them.

### SMITH-COURTNEY COMPANY

RICHMOND, VA.

superior to all that has cone before as the electric light is to the tallow candle

of our fathers. Write for Booklet A. Shelton Water-Wheel & Machine

Company,

We are well fitted to execute your orders

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either REPAIRS or the building of NEW MACHINERY. We operate a modern MACHINE SHOP, equipped with mod-em tools, operated by competent men. We will send men anywhere to repair or install machinery.

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Supplies, Iron and Brass
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Testing Laboratory Chemists, Chemical Engineers and Leonomic Geologists.

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### Railroad Construction in 1910

New Lines Built in the South of About the Same Amount as Last Year, but Outlook Is Promising.

	reaces with the lar	Rest	amount	of nev
i		1902.	1903.	1904.
ı	Alabama	212	163	135
ŀ	Arkansas	397	216	233
ı	Florida	112	73	65
ĺ.	Georgia	292	114	125
ì	Kentucky	57	116	13
8	Louisiana	256	436	125
	Maryland	48	10	25
	Mississippi	127	188	180
	Missouri	220	244	382
	North Carolina	153	125	84
	Oklahoma1	.274	1.111	255
	South Carolina	49	30	30
Ì	Tennessee	2.5	185	121
4	Texas	566	405	381
1	Virginia	94	5.4	62
1	West Virginia	123	268	200
1	4	.103	3,707	2,421
1				

track, namely, 791 miles, with which amount she is far in the lead, North Carolina coming next with 161 miles, from which point the figures dwindle to almost nothing, Maryland having the smallest amount of any State.

Texas also leads the list for 1911 with \$71 miles, and Florida second, with \$11 miles, most of which is likely to \$41 miles, but from that the figures for mileage to be in Louistana, namely, 35 miles. The new mileage in Texas constructed Georgia promotive new construction, or at least most of it, during 1911.

In connection with this glance over the work of the year, it is particularly interesting to look farther and sea big record for railroad when was made in the section construction was made in the section construction was made in the section construction was made in the section which was then called Indian Territory. Texas in 1992 had only \$655 miles of line to report although for the last everal years she has built more than the form of the proposition of the construction in the section construction. Texas in 1992 had only \$655 miles of line to report although for the last everal years she has built more than the form of the last everal years she has built more than the first of the construction in the section of the constructio

(Continued From First Page.)
Indicate that there will be good busihess in the early days of the new year.
Furthermore, I am told by bankers
and folks who are in close touch with
bankers that we can expect a loosening up of the money bags early in the
new year. But whether this proves to
he altogether as true as my banker
friend intimates, the fact is that anybody who wants to borrow money on
real estate security can get it, even if
the banks see proper to tighten up on
ail other lines.

### Nevado White Lead

1303 East Main

7 South Thirteenth Street

BEST BUILDING LIME



Amount as Last Year, but Outlook Is Promising.

Baltimore, December 31.—The annual review of railroad construction regularly prepared at this season for the Manufacturer's Record shows that 20481 index of new line were completed this year in the South and Southwest, which is only seventeen miles in faces of the annuant that was built in 1809. The annuant that was built in 1809. The annuant built in the South and Southwest text year in the South and Southwest year in the South and Southwest year in the South and Southwest year in the Southwest year in the South and Southwest year in the South and Southwest year in the Southwest year in

W	which	may	soon b	egin co	nstruct	ion.
	1905.	1906.	1907.	1908.	1909.	1919.
	91	102	143	119	5.5	121
	390	283	178	213	80	75
	156	1.55	322	7.0	130	127
	178	226	201	96	162	95
	113	75	74	45	88	86
	211	472	587	177	96	131
	52	33	64	9	17	11
	219	232	243	64	48	43
	80	76	112	26	15	32
	159	192	264	124	153	161
	302	131	197	5.3	132	143
	4 N	27	119	10	32	36
	9.3	70	80	119	7.5	61
	311	810	461	340	789	791
	31	162	255	210	28	38
	175	216	7.9	86	141	110
	0.005				-	
	2,625	3,262	3,331	1,761	2,031	2,048



## JEFFERSUN

Richmond, Va.

The most magnificent hotel in the South. European plan. Rooms single and en suite, with and without batha. Spacious sample rooms.
Rate. \$1.50 per day and upward.

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The most centrally located hotel in Richmond teing situated at the corner of Twelfth and Male birects. All cars pass the Lexington. Every modern convenience. FELIX KEEGAN and J. E. DONAHUE, Proprietors.

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JOHN MURPHY. Manager.

A strictly modern hosse, fronting on three treets, in the heart ut beautiful Richmond, Rooms (ronting every wey.

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Opposite Main Street Station C. & O., S. A. L. Rys., Richmond, Va.
Rates, \$1.00 and up. Rooms single and en suite. Every modern convenience. New taxicab service to and from all trains and steamboats.

J. LEE DAVIS. Baliroads.

Norfolk and Western Railway ONLY ALL RAIL LINE TO NORFOLK.
Schedule in Effect October 2, 1813.
Leave Hyrd Street Statios, Richmond, FOR
MORFOLK: \*9:00 A. M., \*5:00 P. M., \*6:10 P. AL. STOR LYNCHBURG AND THE WEST:

5:15 A. M., '9:00 A. M., '3:100 P. M., '9:29
P. M.

Arrive Richmond from Norfolk: '9:20 A.

M., '4.35 P. M., '91:20 P. M. From the West:

6:56 A. M., '9:00 P. M., b2:15 P. M., 6:08
M., '5:06 P. M.

Daily 3Daily, ex. Sunday, bSunday only.

Pullman, Parlor and Sleeping Cara, Care
Dining Cara.

C. H. BOSLEY,

W. B. BEVILL, D. F. A., Richmond, av.

G. F. A., Roanole, Vs.

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Insurance in force September 30, 1910 OVER \$71,000,000.00 Assets September 30, 1910 6,000,000.00 Capital and Surgans September 30, 1910 - -1,100,000.00

JOHN G. WALKER, President

Railrows.

SOUTHERN RAILWAY TRAINS LEAVE RICHMOND.

N. B.—Pollowing schedule nigures published as information and nar guaranteed:
6;10 A. M.—Daily—Loral for Charlotte, Durham and Raleigh. 19:46 A. M.—Daily—Limited—For all points South. Drawing Room Buffot Sieeping Car to Memphis via Asheville and Chattanoogit. 3:00 P. M.—Ex. Sun—Local for Durham and Intermediate stations. 6:00 P. M.—Ex. Sun—Meyaville Local. 11:45 P. M.—Daily—Limited—For all points South. Pullman ready 9:30 P. M.
4:30 P. M.—Daily—Limited—For all points South. Pullman ready 9:30 P. M.
4:30 P. M.—Daily—Limited—For all points South. Pullman ready 9:30 P. M.
4:30 P. M.—Ex. Sun—Keyaville Local. 11:46 P. M.—Mcn., Wed. and Fri.—Book to West P. M.—Mcn., Wed. and Fri.—Book to West P. M.—Mcn., Wed. and Fri.—Docal to West P. M.—Mcn., Wed. and Fri.—Docal to West P. M.—Mcn., Wed. And P. M., 6:30 P. M., daily; 8:40 A. M., Ex. Sun; 12:55 Ex. Sun; 2:00 P. M., daily; 1:155 A. M., Wed. and Fri.; 4:28 P. M., Ex. Sun.

S. E. BURGEES, D. P. A., 8:20 E. Maily St. Phone Madison 655.

Richmond and Paterchurg Electric Railways.

Richmond and Petersburg Electric Railway

Cars leave Manoinester, Sevent' and Perry Streets, for Petersburg: 6, 7, 8, 79, 16, 11, 212 A. M., 1, 2, 22, 4, 5, 25, 46, 75, 7, 8, 29, 30 P. M. 11:00 P. M. far Chester, 13:00 midnight for 11:00 P. M. Car Chester, 12:00 midnight for Petersburg. Cars leave Petersburg, foot of Sycamore Street, for Menchester: 5:15, 5:25, "17:25, "1:35, 8:25, 9:25, "10:25, 11:25 A. M., 12:25, "2:35, 2:25, 2:25, 3:25, 4:35, 6:35, 6:35 "125, 5:25, 5:25, 5:25, 2:25, 3:25, 4:35, 6:35, 6:35 "125, 5:25, 5:25, 5:25, 10:40, 11:40 P. M. "Carries bagginge and express. "Limited, \*\*Expt Sundays and holidays. All cars from Petersburg connect with cars for Richmond.

Atlantic Coast Line

EFFECTIVE NOVEMBER 1, 1910.
TRAINS LEAVE RIGHMOND DAILY.
For Florids and South: 1100 A. M., 8:15 A.
and 7:45 F. M.
For Norleak: 9:00 A. M., 8:00 P. M., 4:1 M. and 7:36 P. M.

For Norfolk: 9:00 A. M., 8:00 P. M., 4:14
P. M.

For Norfolk: 9:00 A. M., 8:00 P. M., 4:14
P. M.

For N. & W. Ry. West: 6:18 A. M., 8:00 A.

M. 8:00 P. M. and 9:20 P. M.

For Peteriburg: 1:09 A. M., 6:15 A. M., 8:13
A. M., 8:08 P. M., 7:35 P. M., 9:20 P. M.,

4:10 P. M., 8:08 P. M., 7:35 P. M., 9:20 P. M.,

110 P. M. 8:08 P. M., 7:35 P. M., 9:20 P. M.,

To uoddshore and Fayetteville: 4:10 P. M.

Fo. uoddshore and Fayetteville: 4:10 P. M.

10:10 A. M., 9:10 P. M., 8:37 A. M., \*10:45 A.

M. 8:15 P. M., 8:00 P. M., 2:16 P. M., 8:06
P. M., 8:15 F. M., 8:00 P. M., 8:00 P. M.,

11:20 P. M.

\*Except Sunday. \*\*Sunday only.

Time of arrival and departure and connections not guaranteed.

G. E. CAMPBELLI. D. P. A.

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100 A Chily-Fast trains to Old Polat.
100 P Newport News and Norfolk.
110 A Daily Local to Newport News
110 P Daily Local to Newport News
110 P Daily Local to God Point.
110 P Pollmana.

Richmond. Fredericksb'g & Potomac R. R.

TO AND FROM WASHINGTON AND BEYOND. \*8.20 P.M. Byrd St. Sta. | \*12.60 night Byrd St.Sta. ACCOMMODATION TRAINS-WEEKDAYS.

Leave Byrd St. Sta. 1.30 P. H. for Fredericksburg. Leave Elba Sta. 7.30 A. H., 6.30 P. M. for Ashland. Agrive Byrd St. Sta. 8.25 A.M. from Fredericksburg. Agrive Elba Sta. 6.30 A.M., 6.30 P.M. from Ashland. \*Daily. †Weekdays. {Sundays only. All trains to or from Byrd Street Station / Except trains leaving 4.50 a. m. and arriving ta.50 night) stop at Elba. Time of urrivals and departures not guaranteed. Read the signs.

SEABOARD ATR LINE.

Southbound trains scheduled to leave Richmond daily: 9:10 A. M.—Local to Norlina. Raleigh, Charlotte, Wilmington 1:20 P. M.—Sicopers and coaches, Atlanta, Birningham, Jacksonville and Florida points. 10:40 P. M.—Sieopers and coaches, Savannah, Jacksonville, Atlanta, Birningham and Memphis, Northbound trains scheduled to arrive Richmond daily: 5:22 A. M., 5:60 P. M., 5:60 P. M.

RICHMOND AND CHESAPEARE BAY
RAILWAY COMPANY.
Schdule of electric trains to and from
Ashland, stopping at intermediate stations
upon signal: Lv. Richmond (Broad and
Laurel Sta.): 6:606, 7:10, 8:108, 5:109, 5:101,
11:10 A. M.; 1:10, 2:10, 3:10, 4:109, 5:10, 6:20,
1:10, 8:109, 1:145 P. M. Lv. Ashland:
45:55, \*:609, 8, 9b, 10, \*\*11 A. M., \*12 M., \*\*1,
2, 2, 4, 5 b, 6, 7, 8, 8b, 11 P. M.
\*Daily except Sunday. \*\*Sunday only.
bCarries beggage.

steampoats.

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Atlantic City Resorts

GALEN HALL ATLANTIC CITY, N. J Always opes. Always ready. Always busy.

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Wish you a happy and prosperous New Year-thank you for your past confidence-and solicit a continuance of

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Loans, Discounts, Exchange, Collections, etc.-we solicit the accounts of individuals, firms and corporations. We give to all, both large and small, prompt and courteous service. Interest allowed on savings accounts -3 per cent., compounded semi-annually. Any amount from one dollar and upward received.

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Capital \$200,000 Surplus and undivided Profits -

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PERSONAL AND BUSINESS ACCOUNTS SOLICITED. With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

Incorporated 1832.

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DIRECTORS.

D. O. DAVIS, N. W. BOWE

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NORFOLK AND OLD POINT.
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N. & W. By. 3:00 P. M., Norfolk 6:20 P. M.
C. & O. By. 4:00 P. M., Old Peint 7:30 P. M.
O. D. S. S. Co. 7:00 P. M. (one day in Nor-

folk).

Va. Nav. Co. 6:30 A. M. (Monday, Wednesday and Friday).

Tickets at all offices. For staterooms apply to H. M. BOYKIN, Agent, 830 East Mais Street.

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Jamaica, Cuba, Hayti, Panama and Gentral America. \$92 to \$220—10 to 32 Days. "ASK MR. BOWMAN" 708 E. Main Street. Steamship and Tourist Agent.

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Cruises Merchants and Miners Transportation Co No. Tol. 1 to Boston, Mass., and Providence, R. I. Steamors leave Norfolk for Boston, Jun., Tues. and Fri.; for Providence Mon., Wed. and Sat. at 8 P. M. Passoigers and freight taken for all Now England points. Tickots on sale at office C. & O. Ry., N. & W. Ry., S. H. Bowman, 70s East Main, and Richmond Transfer Co. 306 East Main.

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**AUDITING AND** 

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Richmond, Va.

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